

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

HEARING DATE: March 12, 2007  
HEARING TIME: 9:00 AM

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In re:

Ionna C. Dourakis a/k/a Joanna Dourakis,

CASE NO.: 07-40174-ess  
CHAPTER 13

Debtor(s).

Judge: Elizabeth S. Stong

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**OBJECTION TO CONFIRMATION**

**TO: THE HONORABLE ELIZABETH S. STONG,  
UNITED STATES BANKRUPTCY JUDGE:**

Aashmita Shravah, Esq., an attorney duly admitted to practice law before this Court, hereby affirms the following under penalty of perjury:

1. I am an attorney regularly associated with the law firm of Rosicki, Rosicki & Associates, P.C., attorneys for the secured creditor, Aurora Loan Services, LLC (hereinafter, "Claimant"), and make this affirmation in objection to the confirmation of the Debtor's proposed Amended Chapter 13 plan (the "Plan").

2. Claimant is a secured creditor of the Debtor pursuant to a Note and Mortgage Agreement executed by the Debtor, securing the property located at 146-38 15th Avenue, Whitestone, NY 11357.

3. The Plan states that the mortgage held by Claimant is current. However, according to Claimant's Proof of Claim dated February 15, 2007, (the "Proof of Claim"), previously filed herein. The Proof of Claim states that there is \$5,977.45 in arrears due and owing to Claimant. Although the Amended Plan appears to be adequately funded, it fails to provide to pay arrears due and owing to Claimant.

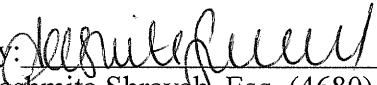
4. Based on the foregoing, Claimant objects to confirmation because the Plan does not cure the pre-petition arrears owed to Claimant.

5. Pursuant to §1322(b)(3) and (5) of the Bankruptcy Code, the Chapter 13 plan of reorganization must cure a default owed to a creditor that holds a secured claim within a reasonable period of time. The Plan does not cure the default under the Note held by Claimant. Since the Plan does not cure the default under the Note, Claimant objects to confirmation of the Plan.

**WHEREFORE**, Aurora Loan Services, LLC objects to the confirmation of the Chapter 13 Plan submitted by the above named Debtor and respectfully requests that the Chapter 13 petition be dismissed; together with such other relief as this Court deems just and proper.

Dated: February 15, 2007  
Plainview, New York

ROSICKI, ROSICKI & ASSOCIATES, P.C.  
Attorneys for Claimant

By:   
Aashmita Shravan, Esq. (4680)  
51 East Bethpage Road  
Plainview, NY 11803  
(516) 741-2585

TO:  
Ionna C. Dourakis a/k/a Joanna Dourakis  
146-38 15th Avenue  
Whitestone, NY 11357

Kenneth Halpern, Esq.  
666 Old Country Road, Suite 701  
Garden City, NY 11530

Marianne DeRosa, Esq.  
100 Jericho Quadrangle; Suite 208  
Jericho, NY 11753

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**AFFIDAVIT OF SERVICE**

STATE OF NEW YORK     )  
                                  ) ss:  
COUNTY OF NASSAU     )

Carolyn Gallo-Cruz, being duly sworn, deposes and says:

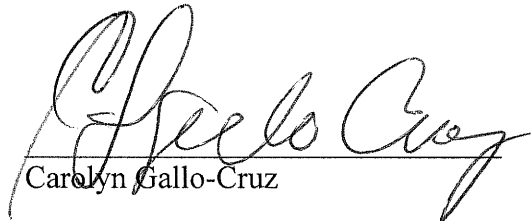
I am not a party to this action, am over 18 years of age and reside in Suffolk County, New York.

On February 20, 2007, I served the within Objection to Confirmation of Plan on the following parties, by depositing a true copy thereof in a post-paid wrapper, in an official depository under the exclusive care and custody of the U.S. Postal Service within New York State, addressed to each of the following persons at the last known address set forth after each name:

Ionna C. Dourakis a/k/a Joanna Dourakis  
146-38 15th Avenue  
Whitestone, NY 11357

Kenneth Halpern, Esq.  
666 Old Country Road, Suite 701  
Garden City, NY 11530

Marianne DeRosa, Esq.  
100 Jericho Quadrangle; Suite 208  
Jericho, NY 11753

  
Carolyn Gallo-Cruz

Sworn to before me on this  
20 day of Feb, 2007  
Margaret Humphreys  
NOTARY PUBLIC

Margaret Humphreys  
Notary Public, State of New York  
No. 01HU6155832  
Qualified in Suffolk County  
My Commission Expires 11/20/2010

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In re:

Chapter 13

Ionna C. Dourakis a/k/a Joanna Dourakis,

CASE NO. 07-40174-ess

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**OBJECTION TO CONFIRMATION OF PLAN**

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**ROSICKI, ROSICKI & ASSOCIATES, P.C.**

Attorneys for Claimant  
51 East Bethpage Road  
Plainview, NY 11803  
(516) 741-2585